

HEALTH COVERAGE 2023

Carrier	
Provider Network/Plan Type	Focused Network
Deductible <i>Embedded or Non-Embedded</i>	<i>Embedded</i>
In-Network (Single / Family)	\$5,000 / \$10,000
Out-of-Network (Single / Family)	\$10,000 / \$20,000
Health Reimbursement Account / HRA	
Single	\$2,500
Family	\$5,000
Coinsurance	
In-Network	100%
Out-of-Network	60%
Out-of-Pocket Max	
In-Network (Single / Family)	\$5,000 / \$10,000
Out-of-Network (Single / Family)	\$20,000 / \$40,000
Lifetime Maximum	Unlimited
Office Visits	
In-Network	Deductible, 100% Coinsurance
Out-of-Network	Deductible, 60% Coinsurance
Specialist	
In-Network	Deductible, 100% Coinsurance
Out-of-Network	Deductible, 60% Coinsurance
Routine/Preventive Care	
In-Network	No Charge
Out-of-Network	Deductible, 60% Coinsurance
Inpatient Hospital Services	
In-Network	Deductible, 100% Coinsurance
Out-of-Network	Deductible, 60% Coinsurance
Outpatient Hospital Services	
In-Network	Deductible, 100% Coinsurance
Out-of-Network	Deductible, 60% Coinsurance
Urgent Care	
In-Network	Deductible, 100% Coinsurance
Out-of-Network	In-Network Deductible, 100% Coinsurance
Emergency Room	
In-Network	Deductible, 100% Coinsurance
Out-of-Network	In-Network Deductible, 100% Coinsurance
Prescription Drugs	
In-Network	Deductible, 100% Coinsurance
Out-of-Network	Deductible, 60% Coinsurance
Mail Order Prescription Drugs	
In-Network	Deductible, 100% Coinsurance
Out-of-Network	Not Covered
Monthly Premium Rates	
Employee	\$1,009.62
Family	\$2,286.23
Monthly Employee Contribution Rates	
Employee	\$127.21
Family	\$288.06

NOTE: Company logos are for information purposes only. Agents are independent and are not affiliated with the company.

Our standard of care and legal duty to the insured in providing insurance products and services is to follow the instructions of the insured in good faith.

This constitutes only a summary of the Health plan involved. The actual contract or plan document must be consulted to determine the governing contractual provisions, limitations, or exclusions. There is no guarantee, expressed or implied by Associated Benefits and Risk Consulting or vendors of plan provisions or level of payments.